

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 234

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY


Washington, D. C., June 13, 1950

Condition of National Banks in the United States on Apr. 11, 1949, June 30, 1949, Nov. 1, 1949, Dec. 31, 1949, and Apr. 24, 1950

[In thousands of dollars]

	Apr. 11, 1949 (4,996 banks)	June 30, 1949 (4,993 banks)	Nov. 1, 1949 (4,988 banks)	Dec. 31, 1949 (4,981 banks)	Apr. 24, 1950 (4,982 banks)
ASSETS					
Loans and discounts, including overdrafts.....	22,941,026	22,578,120	23,438,583	23,928,293	24,135,464
U. S. Government securities, direct obligations.....	34,582,806	35,595,411	38,332,370	38,268,473	37,611,919
Obligations guaranteed by U. S. Government.....	3,289,963	3,410,267	3,718,789	3,747,200	4,188,866
Obligations of States and political subdivisions.....	1,901,718	1,959,419	2,027,769	2,023,542	2,053,616
Other bonds, notes, and debentures.....	161,062	162,609	165,216	166,485	169,639
Corporate stocks, including stocks of Federal Reserve banks.....	62,876,575	63,707,913	67,682,727	68,136,043	68,159,504
<i>Total loans and securities</i>	20,855,906	20,376,181	19,676,846	21,044,958	18,876,766
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	584,507	587,617	601,720	590,582	611,428
Bank premises owned, furniture and fixtures.....	10,051	12,351	12,725	12,184	14,383
Real estate owned other than bank premises.....	45,262	48,414	50,992	51,831	51,856
Investments and other assets indirectly representing bank premises or other real estate.....	89,356	75,325	83,415	106,421	79,169
Customers' liability on acceptances.....	146,977	150,161	195,139	166,653	170,393
Income accrued but not yet collected.....	156,426	141,488	145,509	121,507	112,359
Other assets.....	84,765,060	85,099,450	88,449,073	90,239,179	88,075,858
Total assets					
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	44,318,284	44,470,804	46,415,997	47,352,731	46,151,980
Time deposits of individuals, partnerships, and corporations.....	18,907,230	19,008,719	18,935,621	18,954,970	19,149,165
Deposits of U. S. Government and postal savings.....	1,815,957	1,451,478	2,025,538	2,030,693	1,944,094
Deposits of States and political subdivisions.....	5,294,587	5,398,970	5,182,966	5,423,285	5,357,725
Deposits of banks.....	6,887,424	6,946,245	7,717,139	8,279,678	7,196,001
Other deposits (certified and cashiers' checks, etc.).....	887,431	1,175,252	1,105,524	1,302,961	1,081,308
Total deposits	78,110,913	78,451,468	81,382,785	83,344,318	80,880,273
<i>Demand deposits</i>	58,249,770	58,367,215	61,374,683	63,293,252	60,645,453
<i>Time deposits</i>	19,861,143	20,084,253	20,008,102	20,051,066	20,234,840
Bills payable, rediscounts, and other liabilities for borrowed money.....	89,553	14,123	170,075	7,562	76,171
Mortgages or other liens on bank premises and other real estate.....	261	274	260	260	249
Acceptances outstanding.....	97,866	83,860	95,579	123,927	86,450
Income collected but not yet earned.....	111,109	116,661	135,279	138,910	156,813
Expenses accrued and unpaid.....	238,366	225,396	272,400	231,581	265,192
Other liabilities.....	339,598	379,765	408,584	458,280	554,153
Total liabilities	78,987,666	79,271,547	82,464,963	84,304,838	82,019,301
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	1,905,026	1,907,958	1,913,907	1,916,340	1,943,108
Surplus.....	2,478,494	2,506,653	2,521,377	2,639,440	2,680,807
Undivided profits.....	1,068,755	1,084,283	1,213,773	1,067,664	1,121,893
Reserves and retirement account for preferred stock.....	325,119	329,009	335,054	310,897	310,749
Total capital accounts	5,777,394	5,827,903	5,984,111	5,934,341	6,056,557
Total liabilities and capital accounts	84,765,060	85,099,450	88,449,073	90,239,179	88,075,858
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	21,038	21,264	19,806	15,621	15,795
Class B preferred stock.....	1,131	1,061	967	947	879
Common stock.....	1,882,857	1,885,633	1,893,134	1,899,772	1,926,434
Total	1,905,026	1,907,958	1,913,907	1,916,340	1,943,108
Retirable value of preferred capital stock:					
Class A preferred stock.....	29,566	28,978	26,230	21,923	21,073
Class B preferred stock.....	1,518	1,448	1,304	1,284	1,154
Total	31,084	30,426	27,534	23,207	22,227
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	9,427,546	9,218,252	9,941,876	9,816,904	10,270,163

PRESTON DELANO,
Comptroller of the Currency.



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Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Apr. 11, 1949, June 30, 1949, Nov. 1, 1949, Dec. 31, 1949, and Apr. 24, 1950

[In thousands of dollars]

	Apr. 11, 1949 (4,996 banks)	June 30, 1949 (4,993 banks)	Nov. 1, 1949 (4,988 banks)	Dec. 31, 1949 (4,981 banks)	Apr. 24, 1950 (4,982 banks)
Demand deposits:					
Deposits of individuals, partnerships, and corporations.....	44,318,284	44,470,804	46,415,997	47,352,731	46,151,980
Deposits of U. S. Government.....	1,710,792	1,319,498	1,883,535	1,881,062	1,797,673
Deposits of States and political subdivisions.....	4,496,984	4,575,322	4,384,388	4,613,299	4,542,622
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks).....	6,114,582	6,139,578	6,889,790	7,477,496	6,371,638
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	721,697	686,761	695,449	665,703	700,212
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	887,431	1,175,252	1,105,524	1,302,961	1,081,308
Total demand deposits.....	58,249,770	58,367,215	61,374,683	63,293,252	60,645,433
Time deposits:					
Deposits of individuals, partnerships, and corporations.....	18,907,230	19,008,719	18,935,621	18,954,970	19,149,165
Deposits of U. S. Government.....	101,819	128,674	138,268	146,010	142,188
Postal savings deposits.....	3,346	3,306	3,735	3,621	4,233
Deposits of States and political subdivisions.....	797,603	823,648	798,578	809,986	815,103
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	21,447	18,157	19,053	19,023	20,921
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	29,698	101,749	112,847	117,456	103,230
Total time deposits.....	19,861,143	20,084,253	20,008,102	20,051,066	20,234,840
Cash, balances with other banks, including reserve balances, and cash items in process of collection:					
Cash items in process of collection, including exchanges for clearing house.....	3,345,856	3,697,474	3,694,095	4,504,814	3,462,937
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks).....	3,811,407	3,829,916	4,263,725	4,684,494	3,995,041
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	19,666	18,641	19,210	18,794	18,720
Balances with banks in foreign countries (including balances with foreign branches of other American banks).....	12,608	9,932	22,328	20,082	19,713
Currency and coin.....	1,116,002	1,093,053	1,068,738	1,059,663	1,149,098
Reserve with Federal Reserve banks.....	12,550,367	11,727,165	10,608,750	10,757,111	10,231,257
Total.....	20,855,906	20,376,181	19,676,846	21,044,958	18,876,766

Condition of National Banks, by Classes, Apr. 24, 1950

[In thousands of dollars]

	Central Reserve city banks (16 banks)	Other Reserve city banks (226 banks)	Country banks (member banks) (4,734 banks)	Nonmember banks (6 banks)	Total (4,982 banks)
ASSETS					
Loans and discounts, including overdrafts.....	4,066,366	11,015,626	8,974,487	78,985	24,135,464
U. S. Government obligations, direct and guaranteed.....	6,604,289	15,379,871	15,523,461	104,298	37,611,919
Obligations of States and political subdivisions.....	833,519	1,464,405	1,886,490	4,452	4,188,866
Other bonds, notes, and debentures.....	432,513	843,454	774,716	2,933	2,053,616
Corporate stocks, including stocks of Federal Reserve banks.....	47,066	67,167	55,406	-----	169,639
<i>Total loans and securities.....</i>	<i>11,983,753</i>	<i>28,770,523</i>	<i>27,214,560</i>	<i>190,668</i>	<i>68,159,504</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	3,659,998	8,237,738	6,932,214	46,816	18,876,766
Bank premises owned, furniture and fixtures.....	74,477	255,597	278,829	2,525	611,428
Real estate owned, other than bank premises.....	-----	8,488	5,811	84	14,383
Investments and other assets indirectly representing bank premises or other real estate.....	473	41,789	9,594	-----	51,856
Customers' liability on acceptances.....	37,757	39,214	2,188	10	79,169
Income accrued but not yet collected.....	40,097	94,882	34,836	578	170,393
Other assets.....	44,662	36,838	30,560	299	112,359
Total assets.....	15,841,217	37,485,069	34,508,592	240,980	88,075,858
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	9,071,249	19,051,646	17,958,392	70,693	46,151,980
Time deposits of individuals, partnerships, and corporations.....	1,431,763	7,863,074	9,750,967	103,361	19,149,165
Deposits of U. S. Government and postal savings.....	368,313	887,982	655,580	32,219	1,944,094
Deposits of States and political subdivisions.....	330,388	2,446,596	2,565,714	15,027	5,357,725
Deposits of banks.....	2,514,593	3,988,226	691,348	1,834	7,196,001
Other deposits (certified and cashiers' checks, etc.).....	299,617	444,656	334,915	2,120	1,081,308
Total deposits.....	14,015,923	34,682,180	31,956,916	225,254	80,880,273
<i>Demand deposits.....</i>	<i>12,450,062</i>	<i>26,239,607</i>	<i>21,839,742</i>	<i>116,022</i>	<i>60,645,433</i>
<i>Time deposits.....</i>	<i>1,565,861</i>	<i>8,442,573</i>	<i>10,117,174</i>	<i>109,232</i>	<i>20,234,840</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	10,050	45,900	20,221	-----	76,171
Mortgages or other liens on bank premises and other real estate.....	-----	5	244	-----	249
Acceptances outstanding.....	40,049	43,943	2,448	10	86,450
Income collected but not yet earned.....	17,186	84,677	54,900	50	156,813
Expenses accrued and unpaid.....	63,286	143,389	58,105	412	265,192
Other liabilities.....	433,522	111,904	8,462	265	554,153
Total liabilities.....	14,580,016	35,111,998	32,101,296	225,991	82,019,301
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	415,538	757,033	765,862	4,675	1,943,108
Surplus.....	632,637	1,032,008	1,011,202	4,960	2,680,807
Undivided profits.....	170,318	440,347	508,446	2,782	1,121,893
Reserves and retirement account for preferred stock.....	42,708	143,683	121,786	2,572	310,749
Total capital accounts.....	1,261,201	2,373,071	2,407,296	14,989	6,056,557
Total liabilities and capital accounts.....	15,841,217	37,485,069	34,508,592	240,980	88,075,858
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	1,500	4,860	9,335	100	15,795
Class B preferred stock.....	-----	-----	879	-----	879
Common stock.....	414,038	752,173	755,648	4,575	1,926,434
Total.....	415,538	757,033	765,862	4,675	1,943,108
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500	4,860	14,613	100	21,073
Class B preferred stock.....	-----	-----	1,154	-----	1,154
Total.....	1,500	4,860	15,767	100	22,227
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,224,497	5,098,932	3,861,288	85,446	10,270,163

Condition of National Banks, by States, Apr. 24, 1950

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	33	72,566	102,875	8,178	8,978	629	44,499	1,024	105	278	-----	217	419	239,768
New Hampshire.....	51	67,698	66,889	7,258	5,701	436	44,837	1,646	73	52	-----	3	136	194,729
Vermont.....	39	52,812	45,040	6,590	4,157	316	24,813	1,502	19	23	-----	133	114	135,519
Massachusetts.....	118	847,178	1,407,586	99,477	55,931	6,086	666,771	24,632	165	336	13,249	8,434	11,191	3,141,036
Rhode Island.....	8	76,709	125,892	4,075	4,128	589	42,569	1,174	-----	92	-----	616	584	256,428
Connecticut.....	48	183,855	335,523	61,217	18,924	1,377	162,540	8,515	285	3	115	845	462	773,661
Total New England States.....	297	1,300,818	2,083,805	186,795	97,819	9,433	986,029	38,493	647	692	13,456	10,248	12,906	4,741,141
New York.....	380	3,677,703	5,250,541	788,339	372,676	42,243	2,877,113	87,226	772	1,483	33,622	28,614	45,079	13,205,411
New Jersey.....	208	557,524	1,222,273	164,076	83,995	4,334	370,620	21,322	184	1,720	300	4,496	2,693	2,433,537
Pennsylvania.....	633	1,829,803	3,242,153	313,400	349,627	26,473	1,417,930	60,649	807	1,904	6,405	13,255	7,026	7,269,432
Delaware.....	13	13,879	18,335	1,355	1,369	144	6,965	517	2	-----	-----	1	50	42,617
Maryland.....	61	136,908	406,438	15,170	17,052	1,229	162,148	5,027	134	500	304	1,657	748	747,315
District of Columbia.....	9	159,939	342,460	1,619	22,015	845	166,265	7,282	93	-----	-----	451	532	701,501
Total Eastern States.....	1,304	6,375,756	10,482,200	1,283,959	846,734	75,268	5,001,041	182,023	1,992	5,607	40,631	48,474	56,128	24,399,813
Virginia.....	132	374,815	464,188	34,269	17,965	2,021	246,451	11,396	184	715	107	1,273	1,269	1,154,653
West Virginia.....	74	134,633	247,473	16,119	7,905	955	117,473	4,616	218	50	16	158	523	530,139
North Carolina.....	46	143,644	176,783	23,603	4,288	729	111,389	3,893	94	5	2	531	441	465,402
South Carolina.....	25	104,637	192,732	14,602	9,197	524	94,843	2,501	1	48	-----	512	265	419,862
Georgia.....	51	349,415	307,274	42,172	18,704	1,425	240,426	8,438	432	-----	18	1,607	946	970,857
Florida.....	62	250,212	710,880	66,293	12,078	1,972	355,048	13,850	113	106	7	2,819	1,302	1,414,680
Alabama.....	70	283,130	353,440	73,793	16,969	1,448	213,782	6,976	162	654	1,039	1,582	1,214	954,189
Mississippi.....	24	49,613	82,175	28,876	1,614	364	54,292	2,050	13	-----	-----	19	244	219,260
Louisiana.....	35	257,043	581,550	66,948	7,282	1,974	316,670	10,471	424	97	3,839	2,824	2,188	1,251,310
Texas.....	441	1,752,400	1,889,308	205,310	43,328	7,821	1,611,319	50,297	6,099	7,050	4,470	4,436	2,938	5,584,776
Arkansas.....	52	99,727	167,197	34,705	6,144	629	111,532	2,201	48	30	-----	257	145	422,615
Kentucky.....	92	163,312	295,140	20,867	14,743	1,097	149,946	4,531	1	16	-----	824	354	650,831
Tennessee.....	72	454,417	516,316	78,088	21,952	2,579	349,710	13,751	154	52	152	1,769	928	1,439,868
Total Southern States.....	1,176	4,416,998	5,984,456	705,645	182,169	23,538	3,972,881	134,971	7,943	8,823	9,650	18,611	12,757	15,478,442
Ohio.....	241	907,888	1,705,506	177,271	72,580	5,740	705,276	29,648	10	861	248	6,258	2,232	3,613,518
Indiana.....	125	355,809	881,223	72,490	34,947	2,172	381,998	10,271	33	91	13	3,108	1,094	1,743,249
Illinois.....	382	2,002,482	4,407,049	405,624	211,918	14,341	1,992,120	32,190	176	724	4,285	20,062	6,595	9,097,566
Michigan.....	78	682,572	1,441,661	105,898	88,843	3,748	554,198	13,926	122	1,190	2	7,071	2,313	2,901,544
Wisconsin.....	95	284,341	778,557	50,742	49,094	1,836	300,894	8,999	1	35	157	3,317	1,792	1,479,765
Minnesota.....	179	582,731	861,334	90,904	77,081	3,087	457,268	7,507	653	3,942	475	5,696	824	2,091,502
Iowa.....	97	205,105	312,861	65,830	17,801	992	192,123	3,430	38	1,276	1	1,073	439	800,969
Missouri.....	79	513,423	662,022	62,726	36,187	2,804	425,026	9,153	125	336	784	3,007	785	1,716,378
Total Middle Western States.....	1,276	5,534,351	11,050,213	1,031,485	588,451	34,720	5,008,903	115,124	1,158	8,455	5,965	49,592	16,074	23,444,491
North Dakota.....	41	58,762	139,226	8,502	5,389	280	43,726	1,374	-----	-----	-----	784	63	258,106
South Dakota.....	35	74,241	118,041	11,223	7,507	292	48,303	1,426	-----	-----	-----	849	238	262,120
Nebraska.....	124	239,936	382,295	49,478	19,854	1,111	238,374	5,157	9	56	-----	1,448	729	938,447
Kansas.....	174	252,936	361,830	56,786	21,525	1,154	224,854	3,976	51	132	-----	980	775	924,999
Montana.....	39	52,164	159,751	7,685	4,844	296	60,915	2,247	-----	-----	-----	720	56	288,678
Wyoming.....	24	46,261	78,635	6,568	1,594	210	43,144	1,021	28	-----	-----	131	53	177,645
Colorado.....	77	210,852	413,685	24,376	14,680	1,124	223,952	2,656	32	-----	-----	1,561	483	893,401
New Mexico.....	26	79,225	91,041	7,055	865	289	64,743	1,712	257	-----	-----	215	73	245,475
Oklahoma.....	199	372,227	545,497	81,288	14,324	1,937	390,717	6,608	59	833	76	1,660	1,287	1,416,513
Total Western States.....	739	1,386,604	2,290,001	252,961	90,582	6,693	1,338,728	26,177	436	1,021	76	8,348	3,757	5,405,384
Washington.....	37	512,392	660,350	126,006	27,931	2,021	368,704	12,044	315	505	135	4,591	755	1,715,749
Oregon.....	20	337,324	499,264	94,475	9,510	1,374	232,769	14,181	7	-----	-----	2,874	911	1,193,046
California.....	94	3,804,640	3,998,283	473,270	194,469	15,374	1,725,575	76,281	1,531	25,967	8,889	25,574	6,809	10,356,662
Idaho.....	14	111,596	154,315	5,735	831	398	62,562	2,656	25	46	-----	14	298	330,256
Utah.....	11	100,971	117,432	6,296	1,114	340	54,344	2,365	-----	740	-----	36	800	292,660
Nevada.....	5	40,305	71,115	6,692	1,238	119	20,055	1,195	34	-----	-----	570	134	141,457
Arizona.....	3	134,724	116,187	11,095	9,835	361	58,357	3,393	211	-----	-----	883	731	335,777
Total Pacific States.....	184	5,041,952	5,616,946	723,569	244,928	19,987	2,522,368	112,115	2,123	27,258	9,381	34,542	10,438	14,365,607
Total United States (exclusive of possessions).....	4,976	24,056,479	37,507,621	4,184,414	2,050,683	169,639	18,829,950	608,903	14,299	51,856	79,159	169,815	112,060	87,834,878
Alaska (nonmember banks).....	4	8,110	17,901	339	133	-----	13,393	168	27	-----	-----	-----	18	40,089
The Territory of Hawaii (nonmember bank).....	1	69,709	83,677	4,113	2,780	-----	32,653	2,345	57	-----	10	574	243	196,161
Virgin Islands of the United States (nonmember bank).....	1	1,166	2,720	-----	20	-----	770	12	-----	-----	-----	4	38	4,730
Total possessions (nonmember banks).....	6	78,985	104,298	4,452	2,933	-----	46,816	2,525	84	-----	10	578	299	240,980
Total United States and possessions.....	4,982	24,135,464	37,611,919	4,188,866	2,053,616	169,639	18,876,766	611,428	14,383	51,856	79,169	170,393	112,359	88,075,858
New York City (central Reserve city).....	6	2,796,336	4,067,821	642,507	304,699	36,857	2,380,184	61,536	-----	199	33,514	24,951	41,392	10,389,996
Chicago (central Reserve city).....	10	1,270,030	2,536,468	191,012	127,814	10,209	1,279,814	12,941	-----	274	4,243	15,146	3,270	5,451,221
Other Reserve cities.....	226	11,015,626	15,379,871	1,464,405	845,454	67,167	8,237,738	255,597	8,488	41,789	39,214	94,882	36,838	37,485,069
Country banks (member banks).....	4,734	8,974,487	15,523,461	1,886,490	774,716	55,406	6,932,214	278,829	5,811	9,594	2,188	34,836	30,560	34,508,592
Possessions (nonmember banks).....	6	78,985	104,298	4,452	2,933	-----	46,816	2,525	84	-----	10	578	299	240,980

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11	50,327	80,522	9,532	6,300	292	31,957	2,581	33	3	100	293	135	182,075
New Jersey, District No. 2	132	426,186	898,814	129,222	58,819	3,257	262,844	14,429	140	1,412	300	3,689	1,890	1,801,002
Kentucky, District No. 4	50	68,249	124,115	10,099	4,691	484	62,318	2,393	16	84	92	272,451		
Pennsylvania, District No. 4	168	749,884	1,403,355	88,373	154,656	16,009	567,832	29,020	3	1,836	90	8,187	1,654	3,021,799
West Virginia, District No. 4	7	10,161	13,902	1,967	1,250	82	6,951	2	147	2	33,478			
Louisiana, District No. 6	25	211,874	482,355	54,261	5,962	1,174	260,073	8,751	405	3,839	2,267	1,788	1,032,779	
Mississippi, District No. 6	14	39,462	65,716	24,453	1,502	289	42,616	1,762			12	183	175,995	
Tennessee, District No. 6	61	244,462	344,455	46,101	12,491	1,701	211,410	9,926	154		57	1,214	526	872,497
Indiana, District No. 7	87	290,795	767,980	63,072	29,626	1,830	325,293	7,918	23	91	13	2,979	914	1,490,534
Illinois, District No. 7	260	1,862,587	4,109,239	361,519	193,519	13,511	1,865,115	28,833	69	724	4,285	19,578	5,752	8,464,785
Michigan, District No. 7	52	652,775	1,383,301	98,112	86,570	3,549	534,909	13,111	99	1,190	2	7,053	2,271	2,782,942
Wisconsin, District No. 7	68	249,588	698,959	45,384	45,169	1,627	271,896	7,975	35	157	2,944	1,723	1,325,457	
Missouri, District No. 10	29	200,703	273,104	32,542	15,877	976	210,937	4,227	290	833	353	739,869		
New Mexico, District No. 10	8	54,204	59,060	4,938	865	186	35,956	1,011	177		215	51	156,663	
Oklahoma, District No. 10	190	365,828	540,029	79,087	14,131	1,901	382,894	6,456	59	833	76	1,660	1,274	1,394,228

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	109,125	86,067	4,546	6,298	6,719	1,108	215,863
New Hampshire.....	105,091	40,987	5,635	11,309	5,749	4,894	173,665
Vermont.....	50,285	62,642	1,601	3,260	1,001	1,433	120,222
Massachusetts.....	1,813,036	473,848	70,726	150,862	284,745	40,714	2,835,931
Rhode Island.....	179,383	20,155	8,401	13,403	7,829	1,617	230,788
Connecticut.....	457,202	166,838	21,799	24,938	18,286	21,795	710,558
Total New England States.....	2,714,122	850,537	112,708	210,070	324,329	71,561	4,283,327
New York.....	7,401,721	1,623,786	269,774	312,681	1,667,563	298,171	11,573,696
New Jersey.....	993,369	1,001,472	51,157	151,358	24,110	26,369	2,247,835
Pennsylvania.....	3,621,239	1,925,882	134,885	270,905	483,318	49,391	6,486,620
Delaware.....	21,392	13,087	489	1,094	341	371	36,774
Maryland.....	382,799	166,268	23,680	58,305	54,535	5,822	691,109
District of Columbia.....	483,659	103,378	16,155	125	43,577	14,816	661,710
Total Eastern States.....	12,904,179	4,833,873	496,140	794,468	2,273,444	394,940	21,697,044
Virginia.....	548,276	311,511	41,113	77,167	71,479	10,666	1,080,212
West Virginia.....	277,309	133,829	10,029	37,970	23,310	4,827	487,274
North Carolina.....	276,958	85,153	11,573	34,008	16,185	7,198	431,075
South Carolina.....	265,797	52,965	9,004	46,971	15,192	4,527	394,466
Georgia.....	541,779	157,264	22,302	60,591	119,717	3,181	904,834
Florida.....	824,098	205,519	21,384	135,177	126,251	11,569	1,323,998
Alabama.....	521,088	190,696	18,314	85,058	56,917	4,287	882,960
Mississippi.....	110,997	45,585	4,437	27,705	15,622	1,122	205,468
Louisiana.....	645,232	191,176	16,433	163,171	149,318	12,481	1,177,811
Texas.....	3,489,952	439,604	76,840	490,014	679,809	54,134	5,230,553
Arkansas.....	255,622	58,614	4,635	32,114	38,642	2,140	391,767
Kentucky.....	413,321	108,990	8,537	32,661	32,702	4,735	600,946
Tennessee.....	684,760	290,383	20,349	128,839	209,509	10,828	1,344,668
Total Southern States.....	8,855,189	2,277,289	264,950	1,351,446	1,554,653	131,695	14,455,222
Ohio.....	1,805,667	969,779	96,705	248,988	178,147	57,235	3,356,521
Indiana.....	865,183	425,202	37,613	194,247	94,542	19,423	1,636,210
Illinois.....	4,819,808	1,963,501	220,042	440,087	951,692	60,802	8,455,932
Michigan.....	1,381,676	861,277	158,141	156,758	151,452	19,280	2,728,584
Wisconsin.....	654,638	486,044	46,150	76,218	101,890	17,743	1,382,683
Minnesota.....	933,730	505,177	58,079	135,028	255,161	31,448	1,918,623
Iowa.....	394,935	147,706	23,329	93,417	88,886	4,288	752,661
Missouri.....	928,078	233,428	32,880	65,539	335,699	9,157	1,604,781
Total Middle Western States.....	11,783,715	5,592,114	672,939	1,410,282	2,157,469	219,376	21,835,895
North Dakota.....	150,455	69,909	4,286	9,386	7,793	1,700	243,529
South Dakota.....	157,099	48,983	5,912	25,447	7,058	2,001	246,500
Nebraska.....	574,104	104,911	20,153	49,827	123,488	5,898	878,381
Kansas.....	553,258	79,860	18,326	141,268	69,416	7,085	869,243
Montana.....	176,154	50,480	4,034	30,933	10,627	3,082	275,310
Wyoming.....	102,403	30,694	2,960	20,377	9,343	1,387	167,164
Colorado.....	536,489	164,292	16,197	47,309	63,507	6,996	854,790
New Mexico.....	140,512	32,257	7,273	39,409	9,663	2,428	231,642
Oklahoma.....	880,103	97,164	25,070	154,432	145,859	12,142	1,314,770
Total Western States.....	3,270,577	678,550	104,211	518,418	446,754	42,719	5,061,229
Washington.....	928,988	441,133	41,393	111,265	68,372	13,177	1,604,328
Oregon.....	637,107	322,782	17,701	82,664	31,243	13,739	1,105,236
California.....	4,383,860	3,784,091	185,485	755,990	307,073	182,510	9,699,009
Idaho.....	184,341	76,743	4,755	41,178	3,400	2,235	312,652
Utah.....	153,836	69,480	3,371	24,033	22,583	1,409	274,712
Nevada.....	65,139	46,433	2,702	14,832	1,114	1,430	131,650
Arizona.....	200,234	72,779	5,520	28,052	3,733	4,397	314,716
Total Pacific States.....	6,553,505	4,813,441	260,927	1,058,014	437,518	218,897	13,342,802
Total United States (exclusive of possessions).....	46,081,287	19,045,804	1,911,875	5,342,698	7,194,167	1,079,188	80,655,019
Alaska (nonmember banks).....	19,718	7,356	7,196	3,033	297	369	37,969
The Territory of Hawaii (nonmember bank).....	49,712	93,999	24,787	11,225	1,512	1,736	182,971
Virgin Islands of the United States (nonmember bank).....	1,263	2,006	236	769	25	15	4,314
Total possessions (nonmember banks).....	70,693	103,361	32,219	15,027	1,834	2,120	225,254
Total United States and possessions.....	46,151,980	19,149,165	1,944,094	5,357,725	7,196,001	1,081,308	80,880,273
New York City (central Reserve city).....	6,163,067	609,876	221,857	87,773	1,650,162	269,597	9,002,332
Chicago (central Reserve city).....	2,908,182	821,887	146,456	242,615	864,431	30,020	5,013,591
Other Reserve cities.....	19,051,646	7,863,074	887,982	2,446,596	3,988,226	444,656	34,689,180
Country banks (member banks).....	17,958,392	9,750,967	655,580	2,565,714	691,548	334,915	31,966,916
Possessions (nonmember banks).....	70,693	103,361	32,219	15,027	1,834	2,120	225,254

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	95,744	55,565	4,654	6,123	3,396	3,935	169,417
New Jersey, District No. 2.....	704,901	790,932	33,196	90,733	22,527	21,205	1,663,494
Kentucky, District No. 4.....	173,186	54,045	3,240	16,390	2,763	1,258	250,882
Pennsylvania, District No. 4.....	1,610,344	701,570	59,399	83,999	191,929	13,184	2,660,425
West Virginia, District No. 4.....	14,522	9,990	554	2,743	1,729	249	29,787
Louisiana, District No. 6.....	509,016	162,591	12,600	148,483	130,137	8,627	971,454
Mississippi, District No. 6.....	83,576	40,249	3,515	21,552	15,155	1,028	165,075
Tennessee, District No. 6.....	399,111	195,313	14,059	86,584	111,595	7,173	813,835
Indiana, District No. 7.....	736,065	359,844	33,746	175,448	80,190	15,412	1,400,705
Illinois, District No. 7.....	4,526,191	1,797,528	212,873	377,976	893,286	58,038	7,865,892
Michigan, District No. 7.....	1,345,284	798,797	150,581	148,754	151,158	18,693	2,619,267
Wisconsin, District No. 7.....	590,610	423,061	43,639	65,069	99,203	16,908	1,238,490
Missouri, District No. 10.....	382,663	73,630	11,456	18,154	206,377	5,047	697,327
New Mexico, District No. 10.....	74,507	26,453	6,766	29,220	8,800	1,866	147,612
Oklahoma, District No. 10.....	866,576	95,078	24,880	150,527	145,544	11,828	1,294,433

States, Apr. 24, 1950—Continued

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
1,200			410	389	216	216,078	Maine.
200			170	115	20	174,170	New Hampshire.
			504	127	355	121,208	Vermont.
5,700		14,386	5,939	8,573	9,292	2,877,821	Massachusetts.
92			394	978	49	232,301	Rhode Island.
825		115	1,327	1,807	256	715,188	Connecticut.
7,925		14,593	8,744	11,989	10,188	4,336,766	Total New England States.
14,940	10	35,502	21,041	48,305	430,336	12,123,830	New York.
5,075		300	5,466	4,829	324	2,263,829	New Jersey.
1,720		6,776	10,016	18,858	3,718	6,526,708	Pennsylvania.
			4		1	36,779	Delaware.
150		304	348	648	39	692,898	Maryland.
200			494	1,422	762	664,588	District of Columbia.
22,085	10	42,882	37,369	74,062	435,180	22,308,632	Total Eastern States.
575		107	1,665	3,144	88	1,065,791	Virginia.
1,256	28	16	455	914	116	490,059	West Virginia.
200		2	1,121	883	21	433,302	North Carolina.
			617	973	297	396,343	South Carolina.
		18	3,618	2,608	118	911,196	Georgia.
		7	2,121	3,800	275	1,330,201	Florida.
	150	1,299	1,987	2,493	278	888,567	Alabama.
			185	280	8	205,941	Mississippi.
		5,033	1,291	2,991	256	1,187,382	Louisiana.
2,060		4,575	3,235	12,942	696	5,253,861	Texas.
			970	685	7	393,429	Arkansas.
2,900			804	930	280	605,860	Kentucky.
		152	3,935	2,565	386	1,351,706	Tennessee.
6,991	178	11,209	22,004	35,208	2,826	14,513,638	Total Southern States.
500		248	6,002	9,329	2,120	3,374,720	Ohio.
		13	2,449	2,792	431	1,641,895	Indiana.
1,500		4,703	11,007	27,133	6,593	8,506,868	Illinois.
		2	9,708	10,279	2,150	2,750,723	Michigan.
100		157	1,530	3,533	114	1,388,117	Wisconsin.
19,650		475	8,033	7,651	1,734	1,956,166	Minnesota.
125		1	676	820	21	754,204	Iowa.
3,000		797	1,509	3,509	514	1,614,110	Missouri.
24,875		6,396	40,914	65,046	13,677	21,986,803	Total Middle Western States.
650	28		442	743	7	244,721	North Dakota.
3,400	5		525	756	48	248,507	South Dakota.
200	3		616	1,148	71	883,621	Nebraska.
75			799	1,490	145	871,880	Kansas.
			666	348	13	276,412	Montana.
1,070			382	212	2	167,760	Wyoming.
400			610	2,003	73	838,546	Colorado.
		76	395	115	164	232,616	New Mexico.
			989	2,798	258	1,318,891	Oklahoma.
5,795	36	76	5,424	9,613	781	5,082,954	Total Western States.
1,500		166	4,102	4,329	514	1,614,939	Washington.
4,500	25	369	3,422	3,781	1,001	1,118,334	Oregon.
2,500		10,749	30,570	57,225	89,125	9,789,178	California.
			526	623	91	313,892	Idaho.
			693	907	175	276,487	Utah.
			293	669	284	132,896	Nevada.
			2,702	1,328	46	318,791	Arizona.
8,500	25	11,284	42,308	68,862	91,236	13,564,517	Total Pacific States.
76,171	249	86,440	156,763	264,780	553,888	81,793,310	Total United States (exclusive of possessions).
		10	43	406	1	37,970	Alaska (nonmember banks).
			7	6	5	183,689	The Territory of Hawaii (nonmember bank).
		10	50	412	265	4,332	Virgin Islands of the United States (nonmember bank).
76,171	249	86,450	156,813	265,192	554,153	82,019,301	Total possessions (nonmember banks).
10,050		35,394	12,379	42,971	428,418	9,531,544	Total United States and possessions.
45,900	5	43,943	84,677	143,389	111,904	35,111,998	New York City (central Reserve city).
20,221	244	2,448	54,900	58,105	8,462	32,101,296	Chicago (central Reserve city).
		10	50	412	265	225,991	Other Reserve cities.
							Country banks (member banks).
							Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

4,850		100	434	276	67	170,294	Connecticut, District No. 2.
100		300	4,594	4,018	248	1,677,504	New Jersey, District No. 2.
50			91	344	9	251,426	Kentucky, District No. 4.
		90	3,489	11,362	2,057	2,677,473	Pennsylvania, District No. 4.
		16	23	33		29,859	West Virginia, District No. 4.
		5,033	1,045	2,557	237	980,326	Louisiana, District No. 6.
			184	263	4	165,526	Mississippi, District No. 6.
		57	2,531	1,324	114	817,861	Tennessee, District No. 6.
		13	1,877	2,537	135	1,405,267	Indiana, District No. 7.
1,500		4,703	10,487	26,205	6,387	7,915,174	Illinois, District No. 7.
		2	9,656	10,176	2,146	2,641,247	Michigan, District No. 7.
100		157	1,251	3,268	113	1,243,379	Wisconsin, District No. 7.
		27	503	734	8	698,599	Missouri, District No. 10.
400			365	115	162	148,654	New Mexico, District No. 10.
		76	973	2,788	258	1,298,528	Oklahoma, District No. 10.

Condition of National Banks, by States, Apr. 24, 1950—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	8,415	9,720	4,736	819	23,690	239,768			8,415	8,415
New Hampshire.....	5,785	8,474	5,053	1,247	20,559	194,729	12		5,773	5,785
Vermont.....	4,753	4,893	3,344	1,321	14,311	135,519			4,753	4,753
Massachusetts.....	74,226	127,616	40,995	20,378	263,215	3,141,036	104		74,122	74,226
Rhode Island.....	8,820	10,675	4,224	408	24,127	256,428			8,820	8,820
Connecticut.....	21,161	23,380	11,153	2,779	58,473	773,661			21,161	21,161
Total New England States.....	123,160	184,758	69,505	26,952	404,375	4,741,141	116		123,044	123,160
New York.....	336,363	536,556	189,617	19,045	1,081,581	13,205,411	2,349	457	333,557	336,363
New Jersey.....	57,586	71,352	31,478	9,292	169,708	2,433,537	3,677	182	53,727	57,586
Pennsylvania.....	214,721	360,147	129,203	38,653	742,724	7,269,432		50	214,671	214,721
Delaware.....	1,710	3,093	964	71	5,838	42,617			1,710	1,710
Maryland.....	14,645	26,268	9,725	3,779	54,417	747,315			14,645	14,645
District of Columbia.....	11,400	16,750	7,452	1,311	36,913	701,501			11,400	11,400
Total Eastern States.....	636,425	1,014,166	368,439	72,151	2,091,181	24,399,813	6,026	689	629,710	636,425
Virginia.....	27,708	37,936	18,626	4,592	88,862	1,154,653	25		27,683	27,708
West Virginia.....	12,810	18,597	6,852	1,821	40,080	530,139			12,810	12,810
North Carolina.....	8,975	15,307	6,091	1,727	32,100	465,402			8,975	8,975
South Carolina.....	7,537	9,909	4,863	1,210	23,519	419,862			7,537	7,537
Georgia.....	19,423	23,790	9,496	6,952	59,661	970,857			19,423	19,423
Florida.....	28,475	37,180	12,378	6,446	84,479	1,414,680			28,475	28,475
Alabama.....	20,565	27,833	13,289	3,935	65,622	954,189			20,565	20,565
Mississippi.....	4,508	7,609	889	313	13,319	219,260	138		4,370	4,508
Louisiana.....	18,138	29,732	15,112	946	63,928	1,251,310	50		18,088	18,138
Texas.....	121,903	131,371	62,213	15,428	330,915	5,584,776	200		121,703	121,903
Arkansas.....	8,980	11,259	7,628	1,319	29,186	422,615		150	8,830	8,980
Kentucky.....	14,300	21,344	7,955	1,372	44,971	650,831			14,300	14,300
Tennessee.....	27,201	42,845	14,840	3,276	88,162	1,439,868	365		26,836	27,201
Total Southern States.....	320,523	414,712	180,232	49,337	964,804	15,478,442	778	150	319,595	320,523
Ohio.....	82,676	107,636	40,757	7,729	238,798	3,613,518	3,400		79,276	82,676
Indiana.....	29,090	42,857	24,369	5,038	101,354	1,743,249	55		29,035	29,090
Illinois.....	209,867	263,068	65,314	52,449	590,698	9,097,566	1,534	15	208,318	209,867
Michigan.....	43,295	70,435	27,509	9,582	150,821	2,901,544	1,000		42,295	43,295
Wisconsin.....	27,405	33,610	24,387	6,246	91,648	1,479,765	50		27,355	27,405
Minnesota.....	38,246	64,718	19,234	13,138	135,336	2,091,502	1,105	25	37,116	38,246
Iowa.....	13,353	19,722	10,924	2,766	46,765	800,969			13,353	13,353
Missouri.....	32,578	39,662	26,959	3,069	102,268	1,716,378			32,578	32,578
Total Middle Western States.....	476,510	641,708	239,453	100,017	1,457,688	23,444,491	7,144	40	469,326	476,510
North Dakota.....	4,015	5,411	3,077	882	13,385	258,106			4,015	4,015
South Dakota.....	3,663	6,110	3,123	717	13,613	262,120			3,663	3,663
Nebraska.....	18,115	18,492	12,897	5,322	54,826	938,447	25		18,090	18,115
Kansas.....	18,720	19,576	13,447	1,376	53,119	924,999	20		18,700	18,720
Montana.....	4,900	4,962	2,073	331	12,266	288,678	60		4,840	4,900
Wyoming.....	2,365	4,660	2,410	450	9,885	177,645			2,365	2,365
Colorado.....	14,505	22,884	13,443	4,023	54,855	893,401			14,505	14,505
New Mexico.....	5,135	4,627	1,051	2,066	12,859	245,475			5,135	5,135
Oklahoma.....	29,303	35,245	28,116	4,958	97,622	1,416,513			29,303	29,303
Total Western States.....	100,721	121,967	79,617	20,125	322,430	5,405,384	105		100,616	100,721
Washington.....	28,820	38,548	21,279	12,163	100,810	1,715,749			28,820	28,820
Oregon.....	16,415	29,393	28,694	210	74,712	1,193,046			16,415	16,415
California.....	216,119	209,050	117,906	24,409	567,484	10,356,662	821		215,298	216,119
Idaho.....	6,705	6,560	2,539	560	16,364	330,256	5		6,700	6,705
Utah.....	5,200	5,675	4,039	1,259	16,173	292,660			5,200	5,200
Nevada.....	1,810	2,155	4,581	15	8,561	141,457			1,810	1,810
Arizona.....	6,025	7,155	2,827	979	16,986	335,777	700		5,325	6,025
Total Pacific States.....	281,094	298,536	181,865	39,595	801,090	14,365,607	1,526		279,568	281,094
Total United States (exclusive of possessions).....	1,938,433	2,675,847	1,119,111	308,177	6,041,568	87,834,878	15,695	879	1,921,859	1,938,433
Alaska (nonmember banks).....	525	885	433	276	2,119	40,089			525	525
The Territory of Hawaii (nonmember bank).....	4,000	4,000	2,296	2,176	12,472	196,161			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	75	53	120	398	4,730	100		50	150
Total possessions (nonmember banks).....	4,675	4,960	2,782	2,572	14,989	240,980	100		4,575	4,675
Total United States and possessions.....	1,943,108	2,680,807	1,121,893	310,749	6,056,557	88,075,858	15,795	879	1,926,434	1,943,108
New York City (central Reserve city).....	265,588	442,412	143,038	7,414	858,452	10,389,996			265,588	265,588
Chicago (central Reserve city).....	149,950	190,225	27,280	35,294	402,749	5,451,221	1,500		148,450	149,950
Other Reserve cities.....	757,037	1,032,008	440,347	143,683	2,373,071	37,485,069	4,860		752,173	757,037
Country banks (member banks).....	765,862	1,011,202	508,446	121,786	2,407,296	34,508,592	9,335	879	755,648	765,862
Possessions (nonmember banks).....	4,675	4,960	2,782	2,572	14,989	240,980	100		4,575	4,675

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,561	5,140	1,749	331	11,781	182,075			4,561	4,561
New Jersey, District No. 2.....	41,844	51,858	23,326	6,470	123,498	1,801,002	2,092	147	39,605	41,844
Kentucky, District No. 4.....	6,675	9,543	4,181	626	21,025	272,451			6,675	6,675
Pennsylvania, District No. 4.....	102,995	161,616	53,292	26,523	344,326	3,021,799			102,995	102,995
West Virginia, District No. 4.....	1,140	1,605	689	185	3,619	33,478			1,140	1,140
Louisiana, District No. 6.....	14,463	24,029	13,056	905	52,453	1,032,779	50		14,413	14,463
Mississippi, District No. 6.....	3,528	6,064	637	240	10,469	175,995	138		3,390	3,528
Tennessee, District No. 6.....	18,915	24,940	8,808	1,973	54,636	872,497	365		18,550	18,915
Indiana, District No. 7.....	24,135	36,647	20,296	4,189	85,267	1,490,534	55		24,080	24,135
Illinois, District No. 7.....	198,140	247,192	55,393	48,886	549,611	8,464,785	1,519	15	196,606	198,140
Michigan, District No. 7.....	40,357	66,743	25,482	9,113	141,695	2,782,942	1,000		39,357	40,357
Wisconsin, District No. 7.....	24,125	29,940	22,287	5,726	82,078	1,325,457	50		24,075	24,125
Missouri, District No. 10.....	12,215	15,054	12,356	1,645	41,270	739,869			12,215	12,215
New Mexico, District No. 10.....	3,220	2,950	545	1,294	8,009	156,663			3,220	3,220
Oklahoma, District No. 10.....	28,753	34,600	27,637	4,710	95,700	1,394,228			28,753	28,753

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Apr. 24, 1950
[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	6,624	14,020	5	88	5,370	18,392	44,499
New Hampshire.....	8,043	13,432	3	4	4,689	18,666	44,837
Vermont.....	4,020	7,183	15	10	2,458	11,127	24,813
Massachusetts.....	179,644	63,031	443	2,466	48,794	372,393	666,771
Rhode Island.....	6,302	7,970	99	90	5,794	22,930	42,569
Connecticut.....	28,369	50,288	191	25	18,105	65,562	162,540
Total New England States.....	233,002	155,924	756	2,683	84,594	509,070	986,029
New York.....	669,410	128,913	320	8,258	99,895	1,970,317	2,877,113
New Jersey.....	43,948	92,028	324	4	46,399	187,917	370,629
Pennsylvania.....	245,123	295,669	476	1,476	118,031	757,155	1,417,930
Delaware.....	399	1,757	-----	-----	1,178	3,631	6,965
Maryland.....	32,216	33,289	-----	30	12,583	84,030	162,148
District of Columbia.....	22,060	30,145	1	6	13,401	100,652	166,265
Total Eastern States.....	1,013,156	581,801	1,121	9,774	291,487	3,103,702	5,001,041
Virginia.....	48,485	62,659	310	-----	25,778	109,219	246,451
West Virginia.....	12,285	42,382	45	-----	14,521	48,240	117,473
North Carolina.....	16,106	38,170	-----	-----	11,947	45,166	111,389
South Carolina.....	14,338	26,525	241	1	10,813	42,925	94,843
Georgia.....	56,025	51,818	128	-----	15,111	117,344	240,426
Florida.....	48,838	127,932	175	15	24,172	153,916	355,048
Alabama.....	17,413	67,296	413	139	21,113	107,408	213,782
Mississippi.....	4,074	24,471	-----	-----	5,340	20,407	54,292
Louisiana.....	62,737	74,533	474	4	16,953	161,969	316,670
Texas.....	240,058	629,339	3,350	761	72,794	605,017	1,611,319
Arkansas.....	9,785	47,265	5	-----	7,549	46,928	111,532
Kentucky.....	12,253	58,361	15	-----	12,869	66,448	149,946
Tennessee.....	62,410	96,177	207	5	23,456	167,455	349,710
Total Southern States.....	604,807	1,346,928	5,363	925	262,416	1,752,442	3,972,881
Ohio.....	128,460	159,540	589	258	56,527	359,902	705,276
Indiana.....	46,330	120,261	64	7	34,440	180,896	381,998
Illinois.....	340,442	316,447	1,111	874	83,198	1,250,048	1,992,120
Michigan.....	115,671	122,777	299	358	43,334	271,759	554,198
Wisconsin.....	60,664	81,487	17	20	18,827	139,879	300,894
Minnesota.....	105,292	103,979	2,258	412	20,565	224,762	457,268
Iowa.....	25,782	70,976	-----	-----	12,750	82,615	192,123
Missouri.....	102,118	95,679	129	29	15,726	211,345	425,026
Total Middle Western States.....	924,759	1,071,146	4,467	1,958	285,367	2,721,206	5,008,903
North Dakota.....	2,877	12,925	6	11	3,486	24,421	43,726
South Dakota.....	3,303	16,488	-----	-----	3,550	24,962	48,303
Nebraska.....	50,418	69,410	270	-----	9,823	108,453	238,374
Kansas.....	13,560	91,382	208	-----	11,283	108,421	224,854
Montana.....	5,923	20,382	28	74	4,661	29,847	60,915
Wyoming.....	2,866	19,892	-----	-----	3,321	17,065	43,144
Colorado.....	32,036	73,706	434	11	11,723	106,042	223,952
New Mexico.....	2,218	33,894	150	-----	4,897	23,584	64,743
Oklahoma.....	33,440	178,907	790	-----	17,944	159,636	390,717
Total Western States.....	146,641	516,986	1,886	96	70,688	602,431	1,338,728
Washington.....	91,478	62,320	900	253	24,870	188,883	368,704
Oregon.....	46,179	32,095	670	137	12,389	141,299	232,769
California.....	366,886	188,320	3,464	3,700	84,047	1,079,158	1,725,575
Idaho.....	6,125	14,605	-----	-----	4,722	28,890	54,342
Utah.....	11,444	9,482	-----	-----	3,035	38,605	62,566
Nevada.....	2,299	3,300	75	-----	2,922	11,459	20,055
Arizona.....	9,843	10,511	-----	146	6,471	31,386	58,357
Total Pacific States.....	534,254	320,633	5,109	4,236	138,456	1,519,680	2,522,368
Total United States (exclusive of possessions).....	3,456,619	3,993,418	18,702	19,672	1,133,008	10,208,531	18,829,950
Alaska (nonmember banks).....	700	284	-----	30	3,717	18,662	13,393
The Territory of Hawaii (nonmember bank).....	5,618	1,306	18	11	12,032	13,668	32,653
Virgin Islands of the United States (nonmember bank).....	-----	33	-----	-----	341	396	770
Total possessions (nonmember banks).....	6,318	1,623	18	41	16,090	22,726	46,816
Total United States and possessions.....	3,462,937	3,995,041	18,720	19,713	1,149,098	10,231,257	18,876,766
New York City (central Reserve city).....	608,470	4,578	260	8,090	43,760	1,715,026	2,380,184
Chicago (central Reserve city).....	269,358	93,032	1,037	871	23,369	892,147	1,279,814
Other Reserve cities.....	2,003,663	1,291,054	10,229	9,516	373,463	4,549,813	8,237,738
Country banks (member banks).....	575,128	2,604,754	7,176	1,195	692,416	3,051,545	6,932,214
Possessions (nonmember banks).....	6,318	1,623	18	41	16,090	22,726	46,816

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,704	5,985	-----	9	4,125	15,134	31,957
New Jersey, District No. 2.....	34,779	61,376	276	4	31,141	135,268	262,844
Kentucky, District No. 4.....	1,529	30,280	15	-----	6,296	24,198	62,318
Pennsylvania, District No. 4.....	92,277	100,220	126	66	45,863	329,280	567,832
West Virginia, District No. 4.....	916	2,366	10	-----	806	2,853	6,951
Louisiana, District No. 6.....	55,771	50,877	474	4	12,794	140,153	260,073
Mississippi, District No. 6.....	3,770	18,670	-----	-----	4,205	15,971	42,616
Tennessee, District No. 6.....	31,350	65,032	140	-----	16,109	98,779	211,410
Indiana, District No. 7.....	41,487	96,831	64	-----	28,933	157,971	325,293
Illinois, District No. 7.....	323,800	272,937	1,087	874	73,149	1,193,268	1,865,115
Michigan, District No. 7.....	114,913	115,212	299	358	41,139	262,988	534,909
Wisconsin, District No. 7.....	59,248	68,775	17	20	16,345	127,491	271,896
Missouri, District No. 10.....	49,126	55,236	129	7	6,246	100,193	210,837
New Mexico, District No. 10.....	1,681	17,597	150	-----	2,925	13,603	35,956
Oklahoma, District No. 10.....	33,246	173,954	765	-----	17,328	157,601	382,894

¹ Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers checks, etc. ¹	
Maine.....	109,125	4,338	6,177	6,706	13	1,108	127,467
New Hampshire.....	105,091	4,722	10,976	5,749	-----	4,894	131,432
Vermont.....	50,285	1,391	2,781	1,001	-----	1,433	56,891
Massachusetts.....	1,813,036	65,977	149,484	255,536	29,141	40,714	2,353,888
Rhode Island.....	179,383	8,043	13,402	7,431	398	1,617	210,274
Connecticut.....	457,202	20,381	24,756	18,257	26	21,795	542,417
Total New England States.....	2,714,122	104,852	207,576	294,680	29,578	71,561	3,422,369
New York.....	7,401,721	234,584	281,301	1,087,296	500,367	298,171	9,803,440
New Jersey.....	993,369	45,443	137,050	23,885	22	26,369	1,226,138
Pennsylvania.....	3,621,239	134,015	188,057	468,649	13,358	49,391	4,474,709
Delaware.....	21,392	479	1,042	341	-----	371	23,625
Maryland.....	382,799	19,025	57,136	54,191	324	5,822	519,297
District of Columbia.....	483,659	14,130	125	40,455	3,122	14,816	556,307
Total Eastern States.....	12,904,179	447,676	664,711	1,674,817	517,193	394,940	16,603,516
Virginia.....	548,276	28,935	61,736	71,177	-----	10,666	720,823
West Virginia.....	277,309	8,822	37,683	23,034	33	4,827	351,675
North Carolina.....	276,958	9,797	26,196	16,149	-----	7,198	336,298
South Carolina.....	265,797	8,347	46,049	14,992	-----	4,527	339,712
Georgia.....	541,779	18,910	60,197	119,523	-----	3,181	743,652
Florida.....	824,098	18,925	133,271	123,561	62	11,569	1,113,789
Alabama.....	521,088	16,656	84,842	55,791	2,365	4,287	682,980
Mississippi.....	110,997	3,735	27,705	15,622	316	1,122	159,181
Louisiana.....	645,232	15,742	160,504	142,651	-----	12,481	983,277
Texas.....	3,489,952	69,106	390,533	667,842	6,667	54,134	4,681,260
Arkansas.....	255,622	4,604	31,798	38,522	9,693	2,140	332,686
Kentucky.....	413,321	8,400	32,090	32,644	-----	4,735	491,190
Tennessee.....	684,760	17,344	121,424	207,038	134	10,828	1,041,528
Total Southern States.....	8,855,189	229,323	1,214,028	1,528,546	19,270	131,695	11,978,051
Ohio.....	1,805,667	93,391	182,837	174,622	2,652	57,235	2,316,404
Indiana.....	865,183	35,226	193,713	93,764	108	19,423	1,207,417
Illinois.....	4,819,808	215,397	336,157	909,778	41,554	60,802	6,383,496
Michigan.....	1,381,676	154,835	148,630	147,180	4,017	19,280	1,855,618
Wisconsin.....	654,638	41,554	75,088	100,977	493	17,743	890,493
Minnesota.....	933,730	57,681	132,938	248,520	2,935	31,448	1,407,252
Iowa.....	394,935	20,718	93,267	88,886	-----	4,288	602,094
Missouri.....	928,078	32,194	60,105	334,338	1,311	9,157	1,365,183
Total Middle Western States.....	11,783,715	650,996	1,222,735	2,098,665	53,070	219,376	16,027,957
North Dakota.....	150,455	3,755	9,295	7,793	-----	1,700	172,998
South Dakota.....	157,099	4,755	24,706	7,058	-----	2,001	195,619
Nebraska.....	574,104	19,983	49,811	123,483	3	5,898	773,282
Kansas.....	553,258	16,629	140,374	69,383	-----	7,085	786,729
Montana.....	176,154	4,009	30,745	10,622	-----	3,082	224,612
Wyoming.....	102,403	2,457	20,344	9,343	-----	1,387	135,934
Colorado.....	536,489	15,910	47,062	63,441	54	6,996	669,952
New Mexico.....	140,512	4,828	39,253	9,663	-----	2,428	196,684
Oklahoma.....	880,103	23,167	152,718	144,445	431	12,142	1,213,006
Total Western States.....	3,270,577	95,493	514,308	445,231	488	42,719	4,368,816
Washington.....	928,988	35,668	111,265	64,955	3,027	13,177	1,157,080
Oregon.....	637,107	17,639	77,567	29,969	1,224	13,739	777,245
California.....	4,383,860	174,924	410,712	204,218	74,952	182,510	5,431,176
Idaho.....	184,341	4,095	41,173	3,360	-----	2,235	235,204
Utah.....	153,836	2,823	24,022	22,533	-----	1,409	204,623
Nevada.....	65,139	1,807	12,503	1,114	-----	1,430	81,993
Arizona.....	200,234	5,265	27,752	2,640	1,093	4,397	241,381
Total Pacific States.....	6,553,505	242,221	704,994	328,789	80,296	218,897	8,128,702
Total United States (exclusive of possessions).....	46,081,287	1,770,561	4,528,352	6,370,128	699,895	1,079,188	60,529,411
Alaska (nonmember banks).....	19,718	3,686	2,465	297	-----	369	26,535
The Territory of Hawaii (nonmember bank).....	49,712	23,190	11,104	1,197	315	1,736	87,254
Virgin Islands of the United States (nonmember bank).....	1,263	236	701	16	2	15	2,233
Total possessions (nonmember banks).....	70,693	27,112	14,270	1,510	317	2,120	116,022
Total United States and possessions.....	46,151,980	1,797,673	4,542,622	6,371,638	700,212	1,081,308	60,645,433
New York City (central Reserve city).....	6,163,067	189,237	76,920	1,073,096	499,191	269,597	8,271,108
Chicago (central Reserve city).....	2,908,182	142,306	234,365	822,849	41,232	30,020	4,178,954
Other Reserve cities.....	19,051,646	845,564	1,945,968	3,798,040	153,733	444,656	26,239,607
Country banks (member banks).....	17,958,392	593,454	2,271,099	676,143	5,739	334,915	21,839,742
Possessions (nonmember banks).....	70,693	27,112	14,270	1,510	317	2,120	116,022

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	95,744	4,639	5,981	3,396	-----	3,935	113,695
New Jersey, District No. 2.....	704,901	31,671	80,833	22,305	22	21,205	860,937
Kentucky, District No. 4.....	173,186	3,234	16,233	2,725	-----	1,258	196,636
Pennsylvania, District No. 4.....	1,610,344	58,978	55,274	188,471	2,691	13,184	1,928,942
West Virginia, District No. 4.....	14,522	549	2,557	1,719	-----	249	19,596
Louisiana, District No. 6.....	509,016	11,994	145,841	123,470	6,667	8,627	805,615
Mississippi, District No. 6.....	83,576	2,816	21,552	15,155	-----	1,028	124,127
Tennessee, District No. 6.....	399,111	11,056	81,955	109,310	-----	7,173	608,605
Indiana, District No. 7.....	736,065	31,396	175,140	79,452	-----	15,412	1,037,573
Illinois, District No. 7.....	4,526,191	208,285	307,346	851,372	41,554	55,038	5,992,786
Michigan, District No. 7.....	1,345,284	153,427	140,757	146,886	4,017	18,693	1,809,064
Wisconsin, District No. 7.....	590,610	39,048	64,024	98,290	493	16,908	809,373
Missouri, District No. 10.....	382,663	11,442	17,954	205,705	622	5,047	623,433
New Mexico, District No. 10.....	74,507	4,330	29,220	8,800	-----	1,866	118,723
Oklahoma, District No. 10.....	866,576	22,980	148,916	144,135	431	11,828	1,194,866

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

by States, Apr. 24, 1950

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
86,067	202	6	121			86,396	Maine.
40,987	893	20	333			42,233	New Hampshire.
62,642	207	3	479			63,331	Vermont.
473,848	4,680	69	1,378	68		480,043	Massachusetts.
20,155	308	50	1			20,514	Rhode Island.
166,838	1,403	15	182	3		168,441	Connecticut.
850,537	7,693	163	2,494	71		860,958	Total New England States.
1,623,786	35,190		31,380	2,175	77,725	1,770,256	New York.
1,001,472	5,714		14,308	203		1,021,697	New Jersey.
1,925,882	327	543	82,848	1,311		2,010,911	Pennsylvania.
13,087	10		52			13,149	Delaware.
166,268	4,650	5	1,169	20		172,112	Maryland.
103,378	1,000	1,025				105,403	District of Columbia.
4,833,873	46,891	1,573	129,757	3,709	77,725	5,093,528	Total Eastern States.
311,511	12,163	15	15,431	269		339,389	Virginia.
133,829	1,182	25	287	276		135,599	West Virginia.
85,153	1,775	1	7,812	36		94,777	North Carolina.
52,965	650	7	922	200		54,744	South Carolina.
157,264	2,962	430	394	132		161,182	Georgia.
205,519	2,398	61	1,906	325		210,209	Florida.
196,696	1,648	10	216	810		199,380	Alabama.
45,585	702					46,287	Mississippi.
191,176	632	59	2,667			194,534	Louisiana.
439,604	7,369	365	99,481	2,274		549,093	Texas.
58,614	7	24	316	120		59,081	Arkansas.
108,990	121	16	571	58		109,756	Kentucky.
290,383	2,554	151	7,415	2,337		303,140	Tennessee.
2,277,289	34,463	1,164	137,418	6,837		2,457,171	Total Southern States.
969,779	3,145	169	66,151	873		1,040,117	Ohio.
425,202	2,052	335	534	670		428,793	Indiana.
1,963,501	4,570	75	103,930	360		2,072,436	Illinois.
861,277	3,271	35	8,128	255		872,966	Michigan.
486,044	4,562	34	1,130	420		492,190	Wisconsin.
505,177	341	57	2,090	3,706		511,371	Minnesota.
147,706	2,560	51	150			150,467	Iowa.
233,428	614	72	5,434	50		239,598	Missouri.
5,592,114	21,115	828	187,547	6,334		5,807,938	Total Middle Western States.
69,909	525	6	91			70,531	North Dakota.
48,983	1,155	2	741			50,881	South Dakota.
104,911	147	23	16	2		105,099	Nebraska.
79,860	1,661	36	924	33		82,514	Kansas.
50,480	25		188	5		50,698	Montana.
30,694	485	18	33			31,230	Wyoming.
164,292	287		247	12		164,838	Colorado.
82,257	2,434	11	156			34,858	New Mexico.
97,164	1,808	95	1,714	983		101,764	Oklahoma.
678,550	8,527	191	4,110	1,035		692,413	Total Western States.
441,133	5,713	12		390		447,248	Washington.
322,782	47	15	5,097	50		327,991	Oregon.
3,784,091	10,325	236	345,278	2,403	25,500	4,167,833	California.
76,743	649	11	5	40		77,448	Idaho.
69,480	528	20	11	50		70,089	Utah.
46,433	895		2,329			49,657	Nevada.
72,779	250	5	300			73,334	Arizona.
4,813,441	18,407	299	353,020	2,933	25,500	5,213,600	Total Pacific States.
19,045,804	137,096	4,218	814,346	20,919	103,225	20,125,608	Total United States (exclusive of possessions).
7,356	3,505	5	568			11,434	Alaska (nonmember banks).
93,999	1,587	10	121			95,717	The Territory of Hawaii (nonmember bank).
2,006			68	2	5	2,081	Virgin Islands of the United States (nonmember bank).
103,361	5,092	15	757	2	5	109,232	Total possessions (nonmember banks).
19,149,165	142,188	4,233	815,103	20,921	103,230	20,234,840	Total United States and possessions.
609,876	32,620		10,853	150	77,725	731,224	New York City (central Reserve city).
821,887	4,150		8,250	350		834,637	Chicago (central Reserve city).
7,863,074	41,938	480	500,628	10,953	25,500	8,442,573	Other Reserve cities.
9,750,967	58,388	3,738	294,615	9,466		10,117,174	Country banks (member banks).
103,361	5,092	15	757	2	5	109,232	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

55,565	10	5	142			55,722	Connecticut, District No. 2.
790,932	1,525		9,900	200		802,557	New Jersey, District No. 2.
54,045	5	1	157	38		54,246	Kentucky, District No. 4.
701,570	216	205	28,725	767		731,453	Pennsylvania, District No. 4.
9,990		5	186	10		10,191	West Virginia, District No. 4.
162,591	552	54	2,642			165,839	Louisiana, District No. 6.
40,249	699					40,948	Mississippi, District No. 6.
195,313	2,854	149	4,629	2,285		205,230	Tennessee, District No. 6.
359,844	2,040	310	308	630		363,132	Indiana, District No. 7.
1,797,528	4,554	34	70,630	360		1,873,106	Illinois, District No. 7.
798,797	3,149	5	7,997	255		810,203	Michigan, District No. 7.
423,061	4,562	29	1,045	420		429,117	Wisconsin, District No. 7.
73,630	3	11	200	50		73,894	Missouri, District No. 10.
26,453	2,425	11				28,889	New Mexico, District No. 10.
95,078	1,805	95	1,611	978		99,567	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, Apr. 24, 1950

[In thousands of dollars]

	District No. 1 (286 banks)	District No. 2 (523 banks)	District No. 3 (554 banks)	District No. 4 (466 banks)	District No. 5 (340 banks)	District No. 6 (283 banks)	District No. 7 (564 banks)	District No. 8 (325 banks)	District No. 9 (347 banks)	District No. 10 (626 banks)	District No. 11 (478 banks)	District No. 12 (184 banks)	Total (4,876 banks) ¹
ASSETS													
Loans and discounts, including overdrafts	1,250,491	4,154,216	1,225,136	1,736,182	1,044,415	1,378,555	3,260,850	932,525	832,448	1,370,720	1,828,989	5,041,952	24,056,479
U. S. Government obligations, direct and guaranteed	2,003,283	6,229,877	2,180,592	3,246,878	1,816,172	2,264,150	7,272,394	1,326,459	1,416,310	2,108,638	2,025,922	5,616,946	37,507,621
Obligations of States and political subdivisions	177,263	927,093	261,236	276,710	104,415	307,073	633,917	165,590	131,458	253,775	222,315	723,569	4,184,414
Other bonds, notes, and debentures	91,519	437,795	221,516	233,087	77,172	67,706	372,685	69,889	101,019	88,526	44,841	244,928	2,050,683
Corporate stocks, including stocks of Federal Reserve banks	9,141	45,792	10,785	23,215	6,221	8,009	21,509	5,195	4,363	6,662	8,760	19,987	169,639
<i>Total loans and securities</i>	<i>3,531,697</i>	<i>11,794,773</i>	<i>3,899,265</i>	<i>5,516,072</i>	<i>3,048,395</i>	<i>4,025,493</i>	<i>11,561,355</i>	<i>2,499,658</i>	<i>2,485,598</i>	<i>3,828,321</i>	<i>4,130,827</i>	<i>11,647,582</i>	<i>67,968,836</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	954,072	3,171,914	964,839	1,342,377	891,618	1,323,355	3,189,336	746,935	658,499	1,360,111	1,704,526	2,522,368	18,829,950
Bank premises owned, furniture and fixtures	35,912	104,236	39,039	61,208	34,568	49,703	61,267	19,088	14,393	24,504	52,870	112,115	608,903
Real estate owned other than bank premises	614	945	850	13	724	1,266	229	304	677	356	6,198	2,123	14,299
Investments and other assets indirectly representing bank premises or other real estate	689	2,898	376	2,713	1,318	760	3,316	128	3,942	1,311	7,147	27,258	51,856
Customers' liability on acceptances	13,356	34,022	6,315	354	413	4,960	4,458	852	475	103	4,470	9,381	79,159
Income accrued but not yet collected	9,955	32,596	5,876	14,529	4,582	9,501	33,627	4,346	8,440	6,828	4,993	34,542	169,815
Other assets	12,771	47,104	6,225	3,980	3,776	5,959	11,099	2,325	1,292	3,718	3,373	10,438	112,060
<i>Total assets</i>	<i>4,559,066</i>	<i>15,188,488</i>	<i>4,922,785</i>	<i>6,941,246</i>	<i>3,985,394</i>	<i>5,420,997</i>	<i>14,864,687</i>	<i>3,273,636</i>	<i>3,173,316</i>	<i>5,225,252</i>	<i>5,914,404</i>	<i>14,365,607</i>	<i>87,834,878</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,618,378	8,202,366	2,320,755	3,603,719	2,220,276	2,878,668	7,593,085	1,776,977	1,517,858	3,090,000	3,705,700	6,553,505	46,081,287
Time deposits of individuals, partnerships, and corporations	794,972	2,470,283	1,447,939	1,735,384	843,114	957,632	3,526,936	605,094	800,012	574,918	476,079	4,813,441	19,045,804
Deposits of U. S. Government and postal savings	108,054	307,624	93,836	159,898	111,000	92,174	470,168	49,604	76,382	100,738	81,370	260,927	1,911,875
Deposits of States and political subdivisions	203,947	409,537	248,625	352,120	251,803	537,445	860,664	225,088	219,947	456,712	518,796	1,058,014	5,342,698
Deposits of banks	320,933	1,693,486	293,313	374,568	222,549	559,772	1,312,723	369,042	283,620	626,475	700,168	437,518	7,194,167
Other deposits (certified and cashiers' checks, etc.)	67,626	323,311	41,742	71,926	47,607	35,865	113,339	20,251	39,653	40,107	58,864	218,897	1,079,188
<i>Total deposits</i>	<i>4,113,910</i>	<i>13,406,607</i>	<i>4,446,310</i>	<i>6,297,615</i>	<i>3,696,349</i>	<i>5,061,556</i>	<i>13,876,915</i>	<i>3,046,056</i>	<i>2,937,472</i>	<i>4,888,950</i>	<i>5,540,977</i>	<i>13,342,302</i>	<i>80,655,019</i>
<i>Demand deposits</i>	<i>3,308,674</i>	<i>10,778,072</i>	<i>2,934,593</i>	<i>4,461,678</i>	<i>2,804,516</i>	<i>4,078,768</i>	<i>10,250,890</i>	<i>2,397,521</i>	<i>2,128,155</i>	<i>4,302,919</i>	<i>4,955,023</i>	<i>8,128,702</i>	<i>60,529,411</i>
<i>Time deposits</i>	<i>805,236</i>	<i>2,628,535</i>	<i>1,511,717</i>	<i>1,836,037</i>	<i>891,833</i>	<i>982,788</i>	<i>3,626,025</i>	<i>648,635</i>	<i>809,317</i>	<i>586,031</i>	<i>555,954</i>	<i>5,213,600</i>	<i>20,125,608</i>
Bills payable, rediscounts, and other liabilities for borrowed money	7,925	19,790	1,895	650	2,381	1,725	5,800	20,375	5,070	2,060	8,500	76,171	249
Mortgages or other liens on bank premises and other real estate	14,493	35,902	6,686	354	413	6,414	865	475	103	4,575	11,284	86,440	86,440
Acceptances outstanding	8,310	26,069	7,403	9,605	4,677	11,486	23,947	5,186	9,997	4,248	3,527	42,308	156,763
Income collected but not yet earned	11,713	52,599	8,307	21,068	7,951	13,045	43,006	6,487	9,866	8,490	13,386	68,862	264,780
Expenses accrued and unpaid	10,121	430,651	1,738	4,186	1,323	1,026	8,802	1,562	1,807	719	717	91,236	553,888
<i>Total liabilities</i>	<i>4,166,472</i>	<i>13,971,628</i>	<i>4,472,339</i>	<i>6,333,478</i>	<i>3,713,122</i>	<i>5,093,677</i>	<i>13,959,271</i>	<i>3,065,956</i>	<i>2,980,020</i>	<i>4,907,588</i>	<i>5,565,242</i>	<i>13,564,517</i>	<i>81,793,310</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	118,599	382,768	129,178	193,486	81,935	105,369	300,110	62,916	57,042	97,893	128,043	281,094	1,938,433
Surplus	179,618	593,554	221,218	280,300	123,162	143,836	400,244	89,204	88,563	118,216	139,396	298,536	2,675,847
Undivided profits	67,756	214,692	85,027	98,919	52,920	57,664	134,382	46,283	31,634	82,735	65,234	181,865	1,119,111
Reserves and retirement account for preferred stock	26,621	25,846	15,023	35,063	14,255	20,451	70,680	9,277	16,057	18,820	16,489	39,595	308,177
<i>Total capital accounts</i>	<i>392,594</i>	<i>1,216,860</i>	<i>450,446</i>	<i>607,768</i>	<i>272,272</i>	<i>327,320</i>	<i>905,416</i>	<i>207,680</i>	<i>193,296</i>	<i>317,664</i>	<i>349,162</i>	<i>801,090</i>	<i>6,041,568</i>
<i>Total liabilities and capital accounts</i>	<i>4,559,066</i>	<i>15,188,488</i>	<i>4,922,785</i>	<i>6,941,246</i>	<i>3,985,394</i>	<i>5,420,997</i>	<i>14,864,687</i>	<i>3,273,636</i>	<i>3,173,316</i>	<i>5,225,252</i>	<i>5,914,404</i>	<i>14,365,607</i>	<i>87,834,878</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	116	4,441	1,585	3,400	25	553	2,624	15	1,165	45	200	1,526	15,695
Class B preferred stock		604	85				15	150	25				879
Common stock	118,483	377,723	127,508	190,086	81,910	104,816	297,471	62,751	55,852	97,848	127,843	279,568	1,921,859
<i>Total</i>	<i>118,599</i>	<i>382,768</i>	<i>129,178</i>	<i>193,486</i>	<i>81,935</i>	<i>105,369</i>	<i>300,110</i>	<i>62,916</i>	<i>57,042</i>	<i>97,893</i>	<i>128,043</i>	<i>281,094</i>	<i>1,938,433</i>
Retirable value of preferred capital stock:													
Class A preferred stock	121	9,514	1,585	3,400	25	553	2,624	15	1,165	45	400	1,526	20,973
Class B preferred stock		879	85				15	150	25				1,154
<i>Total</i>	<i>121</i>	<i>10,393</i>	<i>1,670</i>	<i>3,400</i>	<i>25</i>	<i>553</i>	<i>2,639</i>	<i>165</i>	<i>1,190</i>	<i>45</i>	<i>400</i>	<i>1,526</i>	<i>22,127</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	290,080	1,062,545	575,487	884,118	554,190	931,598	1,310,883	304,385	519,008	746,207	837,854	2,168,362	10,184,717

¹ Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

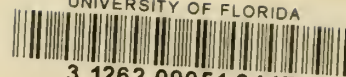
Reserve of National Banks, Apr. 24, 1950

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required ²	Excess ³		
Central Reserve city banks:										
District No. 2.....	8,271,108	613,048	7,658,060	731,224	8,389,284	1,715,026	1,721,334	-6,308	20.44	20.52
District No. 7.....	4,178,954	362,390	3,816,564	834,637	4,651,201	892,147	881,376	10,771	19.18	18.95
Reserve city banks:										
District No. 1.....	1,702,339	162,209	1,540,130	172,102	1,712,232	282,415	285,828	-3,413	16.49	16.69
District No. 2.....	259,916	19,336	240,580	46,753	287,333	48,724	45,642	3,082	16.96	15.88
District No. 3.....	1,318,816	163,277	1,155,539	82,479	1,238,018	210,784	212,121	-1,337	17.03	17.13
District No. 4.....	2,717,132	288,538	2,428,594	712,284	3,140,878	452,129	472,761	-20,632	14.39	15.05
District No. 5.....	1,142,877	131,703	1,011,174	190,427	1,201,601	194,306	191,533	2,773	16.17	15.94
District No. 6.....	1,895,792	258,970	1,636,822	388,851	2,025,673	343,404	314,071	29,333	16.95	15.50
District No. 7.....	3,362,345	458,024	2,904,321	1,233,944	4,138,265	543,559	584,475	-40,916	13.13	14.12
District No. 8.....	1,199,041	161,767	1,037,274	222,081	1,259,355	192,399	197,813	-5,414	15.28	15.71
District No. 9.....	992,053	147,429	844,624	179,161	1,023,785	159,978	160,990	-1,012	15.63	15.72
District No. 10.....	2,359,191	374,820	1,984,371	308,981	2,293,352	369,583	372,636	-3,053	16.12	16.25
District No. 11.....	2,579,917	459,103	2,120,814	394,221	2,515,035	424,411	401,458	22,953	16.87	15.96
District No. 12.....	6,710,188	669,541	6,040,647	4,511,289	10,551,936	1,328,121	1,312,881	15,240	12.59	12.44
Country banks:										
District No. 1.....	1,606,335	214,028	1,392,307	633,134	2,025,441	211,521	198,734	12,787	10.44	9.81
District No. 2.....	2,247,048	274,783	1,972,265	1,850,558	3,822,823	356,969	329,200	27,769	9.34	8.61
District No. 3.....	1,615,777	226,995	1,388,782	1,429,238	2,818,020	273,371	238,116	35,255	9.70	8.45
District No. 4.....	1,744,446	227,050	1,517,396	1,123,753	2,641,149	264,104	238,275	25,829	10.00	9.02
District No. 5.....	1,661,639	243,675	1,417,964	701,406	2,119,370	233,073	205,226	27,847	11.00	9.68
District No. 6.....	2,182,976	335,822	1,847,154	593,937	2,441,091	290,167	251,355	38,812	11.89	10.30
District No. 7.....	2,709,591	369,547	2,340,044	1,557,444	3,897,488	388,627	358,677	29,950	9.97	9.20
District No. 8.....	1,198,480	184,258	1,014,222	426,454	1,440,676	160,748	143,029	17,719	11.16	9.93
District No. 9.....	1,136,102	146,191	989,911	630,156	1,620,067	165,173	150,297	14,876	10.20	9.28
District No. 10.....	1,943,728	309,290	1,634,438	277,050	1,911,488	241,795	209,985	31,810	12.65	10.99
District No. 11.....	2,375,106	462,897	1,912,209	191,733	2,103,942	274,438	239,052	35,386	13.04	11.36
District No. 12.....	1,418,514	185,346	1,233,168	702,311	1,935,479	191,559	183,096	8,463	9.90	9.46
All member national banks:										
District No. 1.....	3,308,674	376,237	2,932,437	805,236	3,737,673	493,936	484,562	9,374	13.22	12.96
District No. 2.....	10,778,072	907,167	9,870,905	2,628,535	12,499,440	2,120,719	2,096,176	24,543	16.97	16.77
District No. 3.....	2,934,593	390,272	2,544,321	1,511,717	4,056,038	484,155	450,237	33,918	11.94	11.10
District No. 4.....	4,461,578	515,588	3,945,990	1,836,037	5,782,027	716,233	711,036	-5,197	12.39	12.30
District No. 5.....	2,804,516	375,378	2,429,138	891,833	3,320,971	427,379	396,759	30,620	12.87	11.95
District No. 6.....	4,078,768	594,792	3,483,976	982,788	4,466,764	633,571	565,426	68,145	14.18	12.66
District No. 7.....	10,250,890	1,189,961	9,060,929	3,626,025	12,686,954	1,824,333	1,824,528	-195	14.38	14.38
District No. 8.....	2,397,521	346,025	2,051,496	648,535	2,700,031	353,147	340,842	12,305	13.08	12.62
District No. 9.....	2,128,155	293,620	1,834,535	809,317	2,643,852	325,151	311,287	13,864	12.30	11.77
District No. 10.....	4,302,919	684,110	3,618,809	586,031	4,204,840	611,378	582,621	28,757	14.54	13.86
District No. 11.....	4,955,023	922,000	4,033,023	585,954	4,618,977	698,849	640,510	58,339	15.13	13.87
District No. 12.....	8,128,702	854,887	7,273,815	5,213,600	12,487,415	1,519,680	1,495,977	23,703	12.17	11.98
Total, central Reserve city banks.....	12,450,062	975,438	11,474,624	1,565,861	13,040,485	2,607,173	2,602,710	4,463	19.99	19.96
Total, Reserve city banks.....	26,239,607	3,294,717	22,944,890	8,442,573	31,387,463	4,549,813	4,552,209	-2,396	14.50	14.50
Total, country banks.....	21,839,742	3,179,882	18,659,860	10,117,174	28,777,034	3,051,545	2,745,042	306,503	10.60	9.54
Total, all member national banks.....	60,529,411	7,450,037	53,079,374	20,125,608	73,204,982	10,208,531	9,899,961	308,570	13.95	13.52
GEOGRAPHICAL SECTIONS										
New England States.....	3,422,369	388,926	3,033,443	860,958	3,894,401	509,070	499,469	9,601	13.07	12.83
Eastern States.....	16,603,516	1,594,957	15,008,559	5,093,528	20,102,087	3,103,702	3,034,327	69,375	15.44	15.09
Southern States.....	11,978,051	1,951,735	10,026,316	2,457,171	12,483,487	1,752,442	1,595,963	156,479	14.04	12.78
Middle Western States.....	16,027,957	1,995,905	14,032,052	5,807,938	19,839,990	2,721,206	2,701,926	19,280	13.72	13.62
Western States.....	4,308,816	663,627	3,705,189	692,413	4,397,602	602,431	572,299	30,132	13.70	13.01
Pacific States.....	8,128,702	854,887	7,273,815	5,213,600	12,487,415	1,519,680	1,495,977	23,703	12.17	11.98
Total, all member national banks.....	60,529,411	7,450,037	53,079,374	20,125,608	73,204,982	10,208,531	9,899,961	308,570	13.95	13.52
Nonmember national banks (in possessions).....	116,022	7,941	108,081	109,232	217,313	438,816	32,597	6,219	17.86	15.00
Total, all national banks.....	60,645,433	7,457,978	53,187,455	20,234,840	73,422,295	10,247,347	9,932,558	314,789	13.96	13.53

¹ Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—5 percent for all member banks; net demand deposits—22 percent for central Reserve city banks, 18 percent for Reserve city banks and 12 percent for country banks.³ The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.⁴ The cash in vault and reserve with approved national banking associations.

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